



## First-Time Home Buyers

Buying a home for the first time is exciting, but can be a bit overwhelming.

Baltimore County offers programs to guide homebuyers through the process, with conveniently located counseling agencies and specialized financial assistance to lower closing costs and monthly mortgage payments.

To be eligible, a borrower must:

Not have owned a principal residence anywhere within the last 3 years. Exceptions may be made for military veterans.

Complete the County's Home Buyer Education Curriculum:

Two workshops and counseling with a Baltimore County Affiliated Housing Counseling Agency (see reverse side).

Meet income eligibility criteria (see reverse side).

Have cash equal to 5% of annual household income to contribute to the purchase.

Use the home as their primary residence.

*Other criteria dealing with liquid assets, gifts, and allowable debt must also be met.*

### FIND US ONLINE

[baltimorecountymd.gov/Agencies/planning/housingopportunities](http://baltimorecountymd.gov/Agencies/planning/housingopportunities)

### Baltimore County Department of Planning HOUSING OPPORTUNITIES

The Jefferson Building, Suite 201  
105 West Chesapeake Avenue, Towson, Maryland 21204  
[mdwilliams@baltimorecountymd.gov](mailto:mdwilliams@baltimorecountymd.gov) 410-887-6055 MD Relay: 711

## BUYER ELIGIBILITY

Available to families whose income is at or below 80% of area median income, adjusted for household size.

Household	1	2	3	4	5	6	7	8
Income limit	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950

Must be a resident of Baltimore County, employed, attend school, or agree to purchase in Baltimore County and agree to provide verifiable documentation to participate:

State of Maryland issued Driver's License or ID  
Employment ID  
Signed contract of sale for home purchase

Two utility statements  
Other requested verifiable documentation

## BALTIMORE COUNTY HOUSING COUNSELING AGENCIES

Belair-Edison Neighborhoods, Inc.  
3412 Belair Road  
Baltimore, MD 21213  
410-485-8422

Diversified Housing Development  
8025 Liberty Road  
Windsor Mill, MD 21244  
410-496-1214

Eastside Community Development Corp, Inc.  
East Point Mall  
7835 Eastern Avenue, Suite 302  
Baltimore, MD 21224  
410-284-9861

Harbel Housing Partnership  
5807 Harford Road  
Baltimore, MD 21214  
410-444-9152

St. Ambrose Housing Aid Center  
321 East 25th Street  
Baltimore, MD 21218  
410-366-8550

## BALTIMORE COUNTY APPROVED LENDERS (2018)

Fidelity Bank/Lion Bank Mortgage  
Rosedale Federal Savings & Loan  
Association  
First Home Mortgage (CDA loans only)  
Gateway Mortgage Group

SunTrust Mortgage, Inc.  
M&T Bank  
The Columbia Bank  
Howard Bank  
MECU



For more information, simply contact the Department of Planning,  
Housing Opportunities at 410-887-6055.

